1943 — INDEX
JOURNAL OF AMERICAN INSURANCE

ACCIDENT PREVENTION
A realistic Program of Accident Control (Editorial) — **June, p. 4**
Advisory Standards Protect Youthful Workers by Clyde P. Smith — **May, p. 22**
Are Our Colleges Developing Safety Consciousness? by Randall R. Howard — **Jan., p. 9**
Training Safer War-Time Drivers by Randall R. Howard — **Aug., p. 8**
What Goes On Out on Our Highways? by Randall R. Howard **May, p. 5**
Wartime Problem of Industrial Accidents by Bernard M. Levy — **May, p. 23**
World Food Production and Farm Accidents by Randall R. Howard— **March, p. 5**

ADJUSTMENTS
Inland Marine Loss Adjustments by William H. Rodda — **Aug. p. 15**
Loss Adjustments Today and Tomorrow by Prentiss B. Reed — **Nov., p. 19**
Loss Managers Conference — **July, p. 17**

AGENTS
Mutual Agents Convention — **Nov., p. 16**
Mutual Agents Outline Program in New England — **Dec., p. 19**
What Does the Producer Want to Know? — by Arthur Gordon Jeffrey —**April, p. 22**

ANTI-TRUST
Does Constitution Cover Insurance As Commerce? by Ambrose B. Kelly —**Oct., p. 23**
Paul v. Virginia by John B. Gontrum —**Sept., p. 18**
S.E.U.A. Wins Round in Atlanta Anti-Trust Suit — **Sept., p. 22**
The Bailey-Van Nuys Bill — **Nov., p. 3**
The Fire Insurance Anti-Trust Cases —**June, p. 6**
To Anti-Trust Division: Trade Restraint Memo (Editorial) — **June, p. 5**

AUTHORS
Betterley, P. D., "Insurance to Safeguard Earnings" (Part I) — **Nov., p. 6**
Betterley, P. D., "Insurance to Safeguard Earnings" (Part II) — **Dec., p. 15**
Blanchard, Ralph H., "Insurance Research" — **Dec. p. 5**
Blanchard, Ralph H., "Revision of the New York Standard Fire Insurance Policy" — **April, p. 15**
Blanchard, Ralph H., "The Beveridge Report and Workmen's Compensation" — **Nov., p. 23**
Breen, John M., "The Outlook for Automobile Insurance" — **Oct., p. 8**
Fitzgerald, L. A., "Babson on Insurance — A Seer Turns Stock Salesman" — **Feb., p. 9**
Gontrum, John B., "Paul v. Virginia" —**Sept., p. 18**
Hohaus, R. A., "Social Security Plans and Developments" — **Oct., p. 15**
Howard, Randall R., "Are Our Colleges Developing Safety Consciousness?" — **Jan. p. 9**
Howard, Randall R., "Training Safer War-Time Drivers" — **Aug., p. 8**
Howard, Randall R., "What Goes On Out On Our Highways?" — **May, p. 5**
Howard, Randall R., "World Food Production and Farm Accidents"— **March, p. 5**
Jeffrey, Arthur Gordon, "What Does the Producer Want to Know?"—**April p. 22**
Jones, Paul, "Odd Accidents of 1942" —**Jan., p. 13**
Kelly, Ambrose B., "Does Constitution Cover Insurance as Commerce?" —**Oct., p. 23**
Levy, Bernard M., "Wartime Problem of Industrial Accidents" — **May, p. 23**
Patterson, Edwin W., "The Third New York Standard Fire Policy"— **Sept., p. 9**
Patterson, W. A., "What Can Private Enterprise Do to Preserve Itself?"— **Oct., p. 18**
Reed, Prentiss B., "Loss Adjustments Today and Tomorrow" — **Nov., p. 19**
Rodda, William H., "Complete Coverage" — **Feb., p. 15**
Rodda, William H., "Covering the Transportation Hazard" — **Sept., p. 5**
Rodda, William H., "Inland Marine Loss Adjustments" — **Aug., p. 5**
Rodda, William H., "Inspection by Fire Departments" — **Oct., p. 21**
Rodda, William H., "Looking Ahead at Air Cargo Insurance" — **Dec., p. 6**
Rosenberg, Jess, H., "Explosions and the Fire Insurance Policy" — **Feb., p. 5**
Sawyer, E. W., "Functions of a Rating Bureau" — **Feb., p. 17**
Smith, C. H., "Need for Better Public Relations" — **March, p. 9**
Smith, Clyde P., "Advisory Standards Protect Youthful Workers" — **May, p. 22**
Valgren, V. N., "Size and Efficiency in Farmers' Mutual Fire Insurance Companies" — **Jan., p. 15**
Valgren, V. N., "The Farm Mutual in Wartime" — **May, p. 9**
Williams, Paul H., "Inland Marine" —And How It Grew — **Oct., p. 5**

AUTOMOBILE INSURANCE
Automobile Insurance As an Exact Science (Editorial) — **May, p. 4**
The Outlook for Automobile Insurance by John M. Breen — **Oct., p. 8**
Training Safer War-Time Drivers by Randall R. Howard — **Aug., p. 8**
What Goes On Out on Our Highways? by Randall R. Howard — **May p. 5**

COMMISSIONERS
Allowing Commissioners to Grow with Their Jobs (Editorial) — **July p. 3**
Commissioners' Committee Reports— **July, p. 9**
Commissioners' Meeting at Boston— **June, p. 15**
Commissioners' Meeting in New York —**Dec., p. 4**
Constructive Results of the Commissioners' Convention (Editorial) —**Dec., p. 3**
Insurance Regulatory Authorities Meet — **July, p. 5**
N. A. I. C. Committee Appointments —**Sept., p. 24**

EDITORIALS
"A Philadelphia Lawyer" Gives a Decidedly Horseback Opinion — **Sept., p. 4**
Agents Take Another Whack at Public Relations — **March, p. 3**
Allowing Commissioners to Grow with Their Jobs — **July, p. 3**
A Realistic Program of Accident Control — **June, p. 4**
Aviation Insurance and Federal Control — **Sept., p. 4**
Automobile Insurance As an Exact Science — **May, p. 4**
Building Up Farm Mutual Reserves— **Aug., p. 4**
Constructive Results of the Commissioners' Convention — **Dec., p. 3**
Crop Insurance Comes a Cropper— **May, p. 4**
Educating the Public the Hardest Way — **April, p. 4**
Embarrassment of Riches — Plague of the W. D. C. — **May, p. 4**
Fighting Words About the Participating Policy — **Aug., p. 4**
Fire Prevention and the Grim God Mars — **Sept., p. 3**
Garrison Takes Helm in California— **Nov., p. 5**
Hazards and Joys of Life in a Firehouse — **April, p. 5**
Ignoring Post-War Plans Is Shortsighted Attitude — **April, p. 3**
Inquiries Into Advertising — **Aug., p. 3**
Insurance: A Business or an Exclusive Club? — **June, p. 5**
Insurance Advertising in New and Useful Role — **June, p 4.**
Is Sheer Opportunism Becoming Philosophy of Stock Insurance — **May, p. 3**
Making Free Enterprise Free — **Oct., p. 3**
News Redefined: Babushka Bites Editor — **April, p. 4**
Note on Alien Insurance in the United States — **June, p. 4**
Prevention of Holocausts—A Challenge to Insurance — **Jan., p. 2**
Removing the Bushel from Babson's Light — **March, p. 4**
Small Scale Operation in Stenographer Luring — **April, p. 5**
Some Answers to Questions Concerning War Damage Insurance — **June, p. 3**
Some Comments Upon Changes in Insurance Journalism — **Feb., p. 3**
Stock Dividends in the Hunt for Taxes —**March, p. 4**
Surveying a Survey — **Aug., p. 4**
The Bailey-Van Nuys Bill — **Nov., p. 3**
The Care and Feeding of New Commissioners — **Feb., p. 4**
The Free Enterprise Boys — **Feb., p. 4**
To Anti-Trust Divisions: Trade Restraint Memo — **June, p. 5**
U. & O. De Luxe — **Nov., p. 5**
Unscrambling a Mixup in Public Relations — **April, p. 5**

"When the Stripes Are in the Attic" —**Sept., p. 4**
Worry Department, N. Y. Division—**Feb., p. 4**

FARMS
Crop Insurance Comes a Cropper (Editorial) — **May, p. 4**
Current Developments in Federal Crop Insurance — **June, p. 18**

FIRE INSURANCE
Explosions and the Fire Insurance Policy by Jess H. Rosenberg — **Feb., p. 5**
Inspections by Fire Departments by William H. Rodda — **Oct. p. 21**
Insurance to Safeguard Earnings (Part I) by P. D. Betterley — **Nov., p. 6**
Insurance to Safeguard Earnings (Part II) by P. D. Betterley — **Dec., p. 15**
Large Increase in Big Fires of 1942 —**March, p. 15**
Loss Adjustments Today and Tomorrow by Prentiss B. Reed — **Nov., p. 19**
Mutual Engineers Discuss Wartime Fire Prevention — **Nov., p. 15**
Revision of the New York Standard Fire Insurance Policy by Ralph H. Blanchard — **April, p. 15**
The Fire Insurance Anti-Trust Cases —**June, p. 6**
The Third New York Standard Fire Policy by Edwin W. Patterson—**Sept., p. 9**
Wartime Problems in Fire Protection — **June, p. 24**

FRONTISPIECE
Allyn, W. Ellery, Commissioner of Insurance, State of Connecticut—**Sept., p. 2**
Carlson, Oscar W., Commissioner of Insurance, State of Utah — **Oct., p. 2**
Corell, Horace B., Acting Insurance Commissioner, State of Michigan—**Jan., p. 3**
Crabbe, J. Roth, Superintendent of Insurance, State of Ohio — **June, p. 2**
Cullen, T. J., Acting Superintendent of Insurance, State of New York—**Aug., p. 2**
Cullimore, Howard M., Director of Insurance, State of Idaho — **May, p. 2**
Dineen, Robert E., Superintendent of Insurance, State of New York—**Nov., p. 2**
Ensor, Lawrence E., Commissioner of Insurance, State of Maryland — **Dec., p. 2**
Forbes, David A., Commissioner of Insurance, State of Michigan—**April, p. 2**
Egleston, William, Commissioner of Insurance, State of South Carolina—**Feb., p. 2**
Harrington, Charles F. J., Commissioner of Insurance, State of Massachusetts — **July, p. 2**
Neel, Gregg L., Commissioner of Insurance, State of Pennsylvania—**March, p. 2**

INLAND MARINE
Covering the Transportation Hazard by William H. Rodda — **Sept., p. 5**
"Inland Marine" — And How It Grew by Paul H. Williams — **Oct., p. 5**
Inland Marine Loss Adjustments by William H. Rodda — **Aug., p. 5**
Looking Ahead at Air Cargo Insurance by William H. Rodda — **Dec., p. 6**

INSURANCE (General)
Alien Insurance in the United States —**Aug., p. 15**
Babson on Insurance—A Seer Turns Stock Salesman by L. A. Fitzgerald —**Feb., p. 9**
Complete Coverage by William H. Rodda — **Feb., p. 15**
Does Constitution Cover Insurance as Commerce? by Ambrose B. Kelly—**Oct., p. 23**
First C. P. C. U. Designations Awarded — **Dec., p. 24**
Insurance Buyers in "Refresher" Conference — **June, p. 23**
Insurance Counsel Survey Current Trends — **July, p. 21**
Insurance Research by Ralph H. Blanchard — **Dec., p. 5**
Insurance Section — American Bar Association — **Sept., p. 15**
Insurance Statisticians Assay Current Problems — **May, p. 20**
Need for Better Public Relations by C. H. Smith — **March, p. 9**
Paul v. Virginia by John B. Gontrum —**Sept., p. 18**
S. E. U. A. Wins Round in Atlanta Anti-Trust Suit — **Sept., p. 22**
What Does the Producer Want to Know? by Arthur Gordon Jeffrey—**April, p. 22**

MUTUAL (General)
Holyoke Mutual Celebrates Centennial — **July, p. 18**
Loss Managers Conference — **July, p. 17**
Mutual Engineers Discuss Wartime Fire Prevention — **Nov., p. 15**
Size and Efficiency in Farmers' Mutual Fire Insurance Companies by V. N. Valgren — **Jan., p. 15**
The Farm Mutual in Wartime by V. N. Valgren — **May, p. 9**

MISCELLANEOUS
Chamber of Commerce, U. S. A.—**May, p. 16**
Health Leaders Review Industrial Medicine Problems — **Jan., p. 19**
Industrial Hygiene Foundation Aids War Effort — **Dec., p. 22**
Odd Accidents of 1942 by Paul Jones **Jan., p. 13**
Wartime Shifts in U. S. Population—**May, p. 15**
What Can Private Enterprise Do to Preserve Itself? by W. A. Patterson —**Oct., p. 18**

POLICY FORMS
Announce Standardization of Personal Liability Policies — **Jan., p. 17**
Revision of the New York Standard Fire Insurance Policy by Ralph H. Blanchard — **April, p. 15**
The Third New York Standard Fire Policy by Edwin W. Patterson—**Sept., p. 9**

RATES
F. I. A. Rating Methods Criticized—**March, p. 24**
Functions of a Rating Bureau by E. W. Sawyer — **Feb., p. 17**

SOCIAL SECURITY
Blueprints or Water Colors? — **April, p. 6**
Social Security Plans and Developments by R. A. Hohaus — **Oct., p. 15**
The Beveridge Report and Workmen's Compensation by Ralph H. Blanchard —**Nov., p. 23**
Wartime Planning for War and Post-War — **July, p. 15**
What About the Beveridge Report? —**March, p. 7**
Workmen's Compensation Insurance Under the Beveridge Plan — **April, p. 18**

EDITORIAL

(Continued from page 4)

your insurance problems. We recom mend that if you do not have an aud to cover your insurance, that you do yourself, or have some very responsib member of your company go over yo policies carefully at least twice a yea to be sure that nothing is being ove looked, and that you have an amount keeping with your values in stocks goods, etc."

The Spectator then continues:

"These words may well be re sented by many insurance agents. B realists will accept them at their tr worth. A careful reading of the suggests that one of the stronger re sons for favoring mutuals is a la of faith in the ability of many st company agents to furnish reli service. This is an indictment whi may be undeserved, but which, wit out question, should not be passe over lightly.

"Another point in favor of car in writing policies, but expresse from an entirely different viewpoin is that of a prominent wholesaler, a follows:

'When a merchant gets too deeply debt with us, we ask him to send in hi policies so that we can look them ove In more than 50 per cent of the case the policies are not made out correct and are in other ways defective, so th in case of loss, the company would be legally liable, but the adjuster the company usually do not penali assured for the carelessness of the pany's agent.'

"The problem of meeting competition in the hardware b is not simple. No specifi means of doing so can be giv Primarily the question is one dividual agents to solve. On can be said: that it is not an ble problem. There are agen do control hardware lines and maintain cordial, successful rel ships with this class of business They are able to do so because honestly serve their clients well— make their advice a real asset.

"Some idea as to how the ins ance business of hardware men distributed as to type of insurers m be gained from the results of a su vey made by The Spectator amo manufacturers, wholesalers, and tailers. The table following sums the answers:

	Manufacturers %	Whole- %
Stock Companies only	20	1
Stock and Mutual	20	2
Mutuals only	40	1
Reciprocals only	0	
Stock and Reciprocals	0	1
Mutuals & Reciprocals	0	
All three	20	